

Indicator 8: Promptness of Responding to Claim Correspondence - 4th Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
29157	UNITED WISCONSIN	120	19	84.17%	71.36%	80.41%
15261	SOCIETY INSURANCE A MUTUAL CO	200	36	82.00%	82.08%	85.26%
21407	EMCASCO INSURANCE CO	65	12	81.54%	83.18%	87.15%
15350	WEST BEND MUTUAL INS CO	284	53	81.34%	78.72%	83.64%
24449	REGENT INSURANCE CO	129	27	79.07%	75.99%	80.62%
40827	VIRGINIA SURETY CO INC	99	21	78.79%	76.43%	74.17%
15091	RURAL MUTUAL INS CO	68	17	75.00%	72.82%	76.47%
25674	TRAVELERS PROPERTY CAS CO OF A	186	55	70.43%	74.29%	77.86%
10677	CINCINNATI INSURANCE CO THE	66	21	68.18%	63.00%	63.84%
26042	WAUSAU UNDERWRITERS INS CO	118	39	66.95%	67.35%	74.60%
24988	SENTRY INSURANCE A MUTUAL CO	444	150	66.22%	66.62%	71.16%
23035	LIBERTY MUTUAL FIRE INS CO	282	98	65.25%	65.33%	59.65%
14184	ACUITY INSURANCE CO	328	114	65.24%	64.17%	69.34%
16535	ZURICH AMERICAN INSURANCE CO	303	107	64.69%	68.26%	71.25%
SI	CITY OF MILWAUKEE	90	32	64.44%	60.23%	66.90%
21458	EMPLOYERS INSURANCE OF WAUSA	312	112	64.10%	63.31%	63.34%
26069	WAUSAU BUSINESS INS CO	86	33	61.63%	63.06%	69.44%
18910	AMERICAN PROTECTION INS CO	116	45	61.21%	55.01%	54.38%
24147	OLD REPUBLIC INS CO	174	68	60.92%	54.44%	51.99%
SI	DEPT OF ADMINISTRATION	153	60	60.78%	61.39%	66.30%
SI	GENERAL MOTORS CORPORATION	33	13	60.61%	54.67%	56.56%
23043	LIBERTY MUTUAL INS CO	142	60	57.75%	52.48%	48.05%
24872	CONNECTICUT INDEMNITY CO THE	33	14	57.58%	54.90%	60.95%
23817	ILLINOIS NATIONAL INS CO	54	23	57.41%	61.51%	50.83%
19445	NATIONAL UNION FIRE INS CO OF P	98	47	52.04%	53.62%	47.11%
20494	TRANSPORTATION INSURANCE CO	200	100	50.00%	56.72%	61.87%
35386	FIDELITY & GUARANTY INS CO	99	53	46.46%	40.12%	36.41%
22977	LUMBERMENS MUTUAL CAS CO	162	92	43.21%	41.83%	44.89%
30562	AMERICAN MANUFACTURERS MUT	29	17	41.38%	38.95%	47.08%
22748	PACIFIC EMPLOYERS INS CO	179	109	39.11%	38.50%	41.59%
TOTALS FOR GROUP:		4,652	1,647	64.60%	62.53%	64.38%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
18988	AUTO OWNERS INS CO	2	0	100.00%	100.00%	100.00%
SI	MILWAUKEE TRANSPORT SERVICES I	14	1	92.86%	88.06%	91.61%
19682	HARTFORD FIRE INSURANCE CO	7	1	85.71%	87.50%	77.88%
SI	COOPER POWER SYSTEMS INC	4	0	100.00%	86.36%	88.61%
19275	AMERICAN FAMILY MUTUAL INS CO	37	4	89.19%	84.62%	85.38%
15393	WISCONSIN AMERICAN MUTUAL IN	16	2	87.50%	84.48%	83.93%
21415	EMPLOYERS MUTUAL CASUALTY C	50	6	88.00%	82.96%	84.23%
25402	AMCOMP ASSURANCE CORP	26	4	84.62%	82.52%	83.09%
14303	INTEGRITY MUTUAL INS CO	25	2	92.00%	82.35%	86.50%
31895	AMERICAN INTERSTATE INS CO	11	2	81.82%	82.35%	87.65%
13021	UNITED FIRE & CASUALTY CO	6	2	66.67%	80.77%	79.70%
13986	FRANKENMUTH MUTUAL INS CO	45	5	88.89%	80.42%	80.22%
22322	GREENWICH INSURANCE CO	31	4	87.10%	80.00%	81.43%
SI	BRIGGS & STRATTON CORP	10	0	100.00%	78.26%	88.48%
42480	VENTURE INS CO	10	3	70.00%	77.08%	83.33%
10472	CAPITOL INDEMNITY CORP	15	6	60.00%	76.29%	82.71%
13935	FEDERATED MUTUAL INS CO	31	6	80.65%	76.27%	84.23%
24414	GENERAL CAS CO OF WI	60	15	75.00%	76.10%	79.15%
25976	UTICA MUTUAL INS CO	11	2	81.82%	75.61%	72.93%
24791	ST PAUL MERCURY INS CO	10	3	70.00%	75.41%	79.76%
SI	SCHNEIDER NATIONAL CARRIERS I	14	4	71.43%	74.65%	78.43%
40142	AMERICAN ZURICH INS CO	12	3	75.00%	72.73%	75.16%
SI	UW-SYSTEM ADMINISTRATION	25	8	68.00%	72.06%	81.65%
30104	HARTFORD UNDERWRITERS INS CO	24	8	66.67%	69.57%	74.53%
SI	COUNTY OF MILWAUKEE	25	9	64.00%	68.83%	77.09%
SI	STORA ENSO NORTH AMERICA COR	12	5	58.33%	68.57%	84.92%
24228	PEKIN INSURANCE CO	18	5	72.22%	68.25%	73.10%
40967	ST PAUL FIRE & CASUALTY INS CO	38	10	73.68%	68.12%	71.16%
39357	TRAVELERS INSURANCE CO THE	36	14	61.11%	67.53%	70.38%
24589	AMERICAN & FOREIGN INS CO	41	14	65.85%	67.41%	69.35%
29459	TWIN CITY FIRE INS CO	46	21	54.35%	67.18%	66.52%
26425	WAUSAU GENERAL INS CO	25	8	68.00%	66.93%	71.19%
24767	ST PAUL FIRE & MARINE INS CO	78	26	66.67%	66.39%	66.47%
20486	TRANSCONTINENTAL INSURANCE C	49	21	57.14%	66.25%	68.66%
19380	AMERICAN HOME ASSURANCE CO	78	22	71.79%	65.78%	61.83%
31003	TRI STATE INS CO OF MN	52	10	80.77%	65.35%	70.65%
19429	INSURANCE COMPANY OF STATE OF	28	8	71.43%	64.81%	54.63%
10239	SECURA SUPREME	8	4	50.00%	64.10%	72.09%
19305	ASSURANCE COMPANY OF AMER	15	3	80.00%	63.95%	61.40%
19410	COMMERCE & INDUSTRY INS CO	43	15	65.12%	62.89%	65.55%
22659	INDIANA INSURANCE CO	12	4	66.67%	62.50%	68.83%
19259	SELECTIVE INS CO OF SOUTH CAROL	8	4	50.00%	62.32%	62.64%
22543	SECURA INSURANCE A MUTUAL CO	50	17	66.00%	61.96%	69.77%
25682	TRAVELERS INDEMNITY CO OF CT T	18	7	61.11%	61.86%	74.09%
SI	MILWAUKEE BOARD OF SCHOOL DI	36	12	66.67%	60.29%	67.16%
21237	CASUALTY RECIPROCAL EXCHANG	11	4	63.64%	60.00%	71.67%
SI	KOHLER CORPORATION	16	3	81.25%	59.85%	66.37%
SI	WISCONSIN BELL INC	20	9	55.00%	59.80%	38.67%
SI	BRUNSWICK CORPORATION	10	6	40.00%	58.54%	59.57%

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26956	WIS COUNTY MUTUAL INS CORP	15	6	60.00%	56.94%	58.65%
14591	MILWAUKEE MUTUAL INS CO	10	6	40.00%	55.13%	72.38%
26980	ROYAL INSURANCE CO OF AMERICA	18	12	33.33%	54.84%	56.60%
24830	CITIES & VILLAGES MUTUAL INS CO	18	10	44.44%	54.55%	63.27%
SI	GEORGIA PACIFIC CORPORATION	21	11	47.62%	53.73%	48.11%
21873	FIREMANS FUND INS CO	19	9	52.63%	53.02%	55.06%
20281	FEDERAL INSURANCE CO	21	6	71.43%	52.80%	58.08%
24678	ROYAL INDEMNITY CO	61	33	45.90%	52.43%	56.37%
20443	CONTINENTAL CASUALTY CO	23	12	47.83%	52.34%	49.41%
22918	AMERICAN MOTORISTS	38	17	55.26%	51.49%	43.84%
20346	PACIFIC INDEMNITY CO	11	3	72.73%	49.18%	59.09%
24902	SECURITY INSURANCE CO OF HART	24	12	50.00%	48.78%	61.90%
10166	ACCIDENT FUND INS CO OF AMERIC	50	22	56.00%	45.98%	43.64%
SI	CITY OF MADISON	23	12	47.83%	44.86%	53.94%
42404	LIBERTY INSURANCE CORP	38	20	47.37%	44.07%	47.30%
19895	ATLANTIC MUTUAL INS CO	11	8	27.27%	42.11%	45.61%
25879	FIDELITY & GUARANTY INS UNDERWR	11	3	72.73%	40.28%	32.94%
41181	UNIVERSAL UNDERWRITERS INS CO	23	13	43.48%	38.78%	47.83%
SI	DAIMLERCHRYSLER CORPORATION	48	35	27.08%	36.43%	58.70%
25887	UNITED STATES FIDELITY & GUARAN	48	24	50.00%	34.72%	36.23%
TOTALS FOR GROUP:		1,800	626	65.22%	63.24%	66.35%

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Small Size Insurers (Less than 85 Claims per year)

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SI	STI HOLDINGS, INC	1	0	100.00%	100.00%	100.00%
SI	COUNTY OF WINNEBAGO	0	0	0.00%	100.00%	100.00%
SI	MARTEN TRANSPORT LTD	4	1	75.00%	90.00%	94.59%
SI	KIMBERLY-CLARK CORPORATION	8	1	87.50%	85.71%	92.65%
25151	STATE FARM GENERAL INS CO	4	0	100.00%	72.73%	91.67%
SI	COUNTY OF OUTAGAMIE	21	2	90.48%	90.91%	91.11%
SI	CASE LLC	4	0	100.00%	100.00%	90.00%
SI	COUNTY OF JEFFERSON	1	0	100.00%	100.00%	90.00%
13331	AMERICAN HARDWARE MUTUAL I	7	2	71.43%	89.47%	88.89%
SI	COUNTY OF ROCK	16	2	87.50%	86.84%	88.46%
SI	COUNTY OF DODGE	6	0	100.00%	85.00%	88.37%
SI	COUNTY OF SHEBOYGAN	4	0	100.00%	84.62%	87.80%
14176	HASTINGS MUTUAL INS CO	5	1	80.00%	87.80%	86.79%
SI	COUNTY OF LA CROSSE	6	0	100.00%	85.71%	86.67%
SI	TECUMSEH PRODUCTS COMPANY	6	3	50.00%	69.23%	85.94%
20109	BITUMINOUS FIRE & MARINE INS CO	6	1	83.33%	88.24%	85.71%
SI	WISCONSIN PUBLIC SERVICE CORP	2	2	0.00%	62.50%	85.19%
15377	WESTERN NATIONAL MUTUAL INS C	12	4	66.67%	79.59%	83.62%
11371	GREAT WEST CASUALTY CO	7	1	85.71%	83.33%	83.33%
SI	ALLEN-BRADLEY COMPANY LLC	2	0	100.00%	92.86%	83.33%
23582	HARLEYSVILLE INSURANCE CO	2	0	100.00%	72.73%	82.89%
SI	COUNTY OF DANE	4	0	100.00%	85.00%	81.82%
SI	COUNTY OF BROWN	2	0	100.00%	100.00%	81.82%
SI	COUNTY OF MANITOWOC	3	1	66.67%	88.89%	81.58%
SI	TEXTRON INC	5	0	100.00%	69.23%	81.48%
SI	CONSOLIDATED PAPERS INC	4	1	75.00%	50.00%	80.56%
SI	HARNISCHFEGGER CORPORATION	9	3	66.67%	65.22%	80.49%
25143	STATE FARM FIRE & CASUALTY CO	10	3	70.00%	81.58%	79.66%
14516	HARLEYSVILLE LAKE STATES INS C	4	1	75.00%	86.67%	79.17%
SI	VOLLRATH COMPANY LLC	4	0	100.00%	86.67%	78.95%
SI	KRAFT FOODS NORTH AMERICA INC	3	1	66.67%	76.92%	78.57%
19038	TRAVELERS CASUALTY & SURETY C	13	2	84.62%	74.51%	77.23%
SI	ILLINOIS TOOL WORKS INC	2	1	50.00%	77.27%	77.08%
24775	ST PAUL GUARDIAN INS CO	2	1	50.00%	71.43%	77.05%
14117	GRINNELL MUT REINSUR CO	5	3	40.00%	61.29%	76.81%
SI	COUNTY OF WALWORTH	8	0	100.00%	82.76%	76.67%
19690	AMERICAN ECONOMY INS CO	2	0	100.00%	68.97%	76.26%
SI	COUNTY OF WASHINGTON	5	1	80.00%	61.90%	75.51%
SI	BENEVOLENT CORPORATION CEDA	12	3	75.00%	72.09%	75.22%
22292	HANOVER INSURANCE CO THE	7	1	85.71%	83.87%	74.00%
20508	VALLEY FORGE INS CO	11	5	54.55%	68.75%	72.60%
SI	KOHL'S FOOD STORES INC	5	3	40.00%	71.43%	72.50%
21180	SENTRY SELECT	9	4	55.56%	62.96%	72.41%
24732	GENERAL INSURANCE CO OF AMERI	2	1	50.00%	33.33%	72.15%
13439	PARTNERS MUTUAL INS CO	5	1	80.00%	67.65%	71.56%
23280	CINCINNATI INDEMNITY CO	3	0	100.00%	90.00%	71.05%
19704	AMERICAN STATES INS CO	8	2	75.00%	51.72%	70.90%
27855	ZURICH AMERICAN INS OF IL	3	1	66.67%	65.00%	70.43%
23108	LUMBERMEN'S UNDERWRITING AL	6	2	66.67%	75.00%	70.29%

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SI	KWIK TRIP INC	13	7	46.15%	67.44%	70.11%
25658	TRAVELERS INDEMNITY COMPANY T	5	3	40.00%	75.00%	69.64%
26662	MILWAUKEE CASUALTY INSURAN	10	3	70.00%	67.50%	69.23%
25615	CHARTER OAK FIRE INS CO	2	0	100.00%	61.11%	69.23%
33006	AMERICAN PHYSICIANS ASSURANC	4	0	100.00%	86.67%	69.05%
21040	FREMONT INDEMNITY CO	6	4	33.33%	51.11%	68.98%
SI	LAND O LAKES INC	10	3	70.00%	66.67%	68.42%
SI	JOURNAL SENTINEL INC	5	1	80.00%	68.18%	68.42%
18767	CHURCH MUTUAL INSURANCE CO	13	4	69.23%	64.10%	68.12%
14265	INDIANA LUMBERMENS MUTUAL IN	7	0	100.00%	70.00%	67.74%
10804	CONTINENTAL WESTERN INS CO	13	3	76.92%	66.67%	67.33%
SI	USF HOLLAND INC	4	0	100.00%	80.00%	67.24%
37273	FIREMANS FUND INS CO OF WI	4	2	50.00%	53.13%	67.19%
24112	WESTFIELD INSURANCE CO	9	2	77.78%	67.74%	67.15%
19356	MARYLAND CASUALTY CO	14	3	78.57%	72.34%	67.03%
29424	HARTFORD CASUALTY INS CO	5	2	60.00%	68.18%	66.13%
24880	FIRE & CASUALTY INS CO OF CT TH	4	1	75.00%	60.87%	65.82%
28665	CINCINNATI CASUALTY CO THE	4	0	100.00%	68.00%	65.25%
36919	HAWKEYE SECURITY INS CO	17	8	52.94%	68.09%	65.22%
26247	AMERICAN GUARANTEE & LIABIL	9	4	55.56%	69.23%	65.00%
10502	MERIDIAN CITIZENS MUTUAL INSU	2	0	100.00%	80.00%	63.21%
21865	ASSOCIATED INDEMNITY CORP	6	2	66.67%	53.33%	61.70%
37478	HARTFORD INSURANCE CO OF THE M	1	1	0.00%	66.67%	61.11%
45934	AMERICAN COMPENSATION	6	1	83.33%	62.50%	59.09%
20397	VIGILANT INSURANCE CO	10	2	80.00%	55.17%	58.93%
25135	STATE AUTOMOBILE MUTUAL INSU	5	4	20.00%	50.00%	58.75%
SI	INTERNATIONAL PAPER COMPANY	13	3	76.92%	53.93%	57.84%
SI	DELPHI CORPORATION	6	3	50.00%	43.24%	57.69%
SI	COUNTY OF WAUKESHA	0	0	0.00%	66.67%	56.67%
SI	FEDERAL EXPRESS CORPORATION	9	3	66.67%	48.78%	55.38%
20427	AMERICAN CASUALTY CO OF READ	7	3	57.14%	58.06%	55.17%
SI	FORT JAMES OPERATING COMPANY	5	4	20.00%	33.33%	54.90%
33588	FIRST LIBERTY INS CORP THE	12	6	50.00%	42.11%	54.03%
10545	FREMONT CASUALTY INSURANCE	3	2	33.33%	36.36%	53.06%
SI	DEPT OF TRANSPORTATION	6	2	66.67%	68.00%	52.78%
SI	EMERSON ELECTRIC COMPANY	10	5	50.00%	38.46%	51.85%
21261	ELECTRIC INSURANCE CO	5	2	60.00%	60.87%	51.39%
33600	L M INSURANCE CORP	3	2	33.33%	30.00%	50.70%
19801	ARGONAUT INS CO	6	3	50.00%	61.54%	48.87%
SI	J C PENNEY CORPORATION INC	9	3	66.67%	71.79%	48.62%
18023	STAR INSURANCE CO	8	3	62.50%	61.90%	48.41%
SI	RIPON FOODS INC	3	1	66.67%	28.57%	47.83%
22489	HIGHLANDS INSURANCE CO	5	3	40.00%	52.38%	47.65%
21857	AMERICAN INSURANCE CO THE	4	1	75.00%	44.44%	47.54%
24074	OHIO CASUALTY INS CO	19	6	68.42%	52.38%	47.53%
21113	UNITED STATES FIRE INS CO	18	6	66.67%	47.06%	44.83%
25534	TIG INSURANCE CO	0	0	0.00%	52.00%	41.46%
24422	LEGION INSURANCE CO	5	4	20.00%	29.27%	41.18%
29785	NN INSURANCE CO	0	0	0.00%	100.00%	41.10%

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SI	WISCONSIN ELECTRIC POWER COMP	24	15	37.50%	39.47%	39.89%
22667	ACE AMERICAN INSURANCE CO	77	34	55.84%	45.76%	39.38%
42650	ONEBEACON MIDWEST INS CO	10	6	40.00%	36.36%	37.23%
SI	KMART CORPORATION	8	8	0.00%	41.18%	36.57%
21105	NORTH RIVER INS CO THE	11	4	63.64%	51.35%	32.66%
19828	ARGONAUT MIDWEST INS CO	1	0	100.00%	60.00%	28.57%
20621	ONEBEACON AMERICA INSURANCE C	6	2	66.67%	40.74%	27.97%
20699	ACE PROPERTY AND CASUALTY IN	6	4	33.33%	21.43%	27.56%
20613	AMERICAN EMPLOYERS INS CO	2	1	50.00%	40.00%	25.00%
SI	CONAGRA DAIRY FOODS COMPANY	3	2	33.33%	36.84%	20.65%
24732	PENNSYLVANIA GENERAL INSURAN	4	4	0.00%	26.67%	18.42%
TOTALS FOR GROUP:		776	266	65.72%	62.39%	60.42%